

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

**IN RE:**

<b>SYLVIA BENNETT</b>	:	<b>BK. No. 17-12801-amc</b>
<b>Debtor</b>	:	
	:	<b>Chapter No. 13</b>
<b>HSBC BANK USA, NATIONAL ASSOCIATION</b>	:	
<b>AS TRUSTEE FOR MASTR REPERFORMING</b>	:	
<b>LOAN TRUST 2005-1 MORTGAGE PASS-</b>	:	
<b>THROUGH CERTIFICATES</b>	:	
<b>Movant</b>	:	<b>11 U.S.C. §362</b>
<b>v.</b>	:	
<b>SYLVIA BENNETT</b>	:	
<b>Respondent</b>	:	

**MOTION OF HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MASTR  
REPERFORMING LOAN TRUST 2005-1 MORTGAGE PASS-THROUGH CERTIFICATES  
FOR RELIEF FROM AUTOMATIC STAY UNDER §362 PURSUANT TO BANKRUPTCY  
PROCEDURE RULE 4001**

Movant, by its attorneys, PHELAN HALLINAN DIAMOND & JONES, LLP, hereby requests a termination of Automatic Stay and leave to foreclose on its mortgage on real property owned by Debtor SYLVIA R. BENNETT.

1. Movant is **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS SERVICER FOR HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MASTR REPERFORMING LOAN TRUST 2005-1 MORTGAGE PASS-THROUGH CERTIFICATES.**

2. Debtor, SYLVIA R. BENNETT is the owner of the premises located at **6917 CHELWYNDE AVENUE, CITY OF PHILADELPHIA, PENNSYLVANIA 19142**, hereinafter known as the mortgaged premises.

3. Movant is the holder of a mortgage on the mortgaged premises.

4. Debtor's failure to tender monthly payments in a manner consistent with the terms of the Mortgage and Note result in a lack of adequate protection.

5. Movant wishes to institute foreclosure proceedings on the mortgage because of Debtor's failure to make the monthly payment required hereunder.

6. The foreclosure proceedings to be instituted were stayed by the filing of the

7. As of October 8, 2018, Debtor has failed to tender post-petition mortgage payments for the months of August 2018 through October 2018. The monthly payment amount for the months of August 2018 through October 2018 is \$430.51, less suspense in the amount of \$104.91, for a total amount due of \$1,186.62. The next payment is due on or before November 1, 2018 in the amount of \$430.51. Under the terms of the Note and Mortgage, Debtor has a continuing obligation to remain current post-petition and failure to do so results in a lack of adequate protection to Movant.

8. Movant has cause to have the Automatic Stay terminated as to permit Movant to complete foreclosure on its mortgage.

9. Movant specifically requests permission from the Honorable Court to communicate with Debtor and Debtor's counsel to the extent necessary to comply with applicable nonbankruptcy law.

10. Movant, its successors and assignees posits that due to Debtor's continuing failure to tender post-petition mortgage payments and the resulting and ever increasing lack of adequate protection that said failure presents, sufficient grounds exist for waiver of Rule 4001(a)(3), and that Movant, its successors or assignees should be allowed to immediately enforce and implement the Order granting relief from the automatic stay.

11. Movant requests that Federal Rule of Bankruptcy Procedure 3002.1 be waived.

**WHEREFORE**, Movant respectfully requests that this Court enter an Order;

a. modifying the Automatic Stay under Section 362 with respect to **6917 CHELWYNDE AVENUE, CITY OF PHILADELPHIA, PENNSYLVANIA 19142** (as more fully set forth in the legal description attached to the Mortgage of record granted against the Premises), as to allow Movant, its successors and assignees, to proceed with its rights under the terms of said Mortgage; and

b. Movant specifically requests permission from this Honorable Court to communicate with Debtor and Debtor's counsel to the extent necessary to comply with applicable

c. holding that due to Debtor's continuing failure to tender post-petition mortgage payments and the resulting and ever increasing lack of adequate protection that said failure presents, sufficient grounds exist for waiver of Rule 4001(a)(3), and that Movant, its successors or assignees, should be allowed to immediately enforce and implement the Order granting relief from the automatic stay; and

d. waiving Federal Rule of Bankruptcy Procedure 3002.1; and

e. Granting any other relief that this Court deems equitable and just.

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November 13, 2018